

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MISSOURI  
EASTERN DIVISION**

<b>IN RE:</b> <b>JOSHUA MANDELBERGER</b>     <b>Debtor</b>	) ) ) ) ) ) )	<b>CASE NO: 21-41915-399</b> <b>Chapter 13</b>  <b>Trustee's Objection to Confirmation</b> <b>Original Confirmation Hearing set for :</b> <b>August 4, 2021 9:00 am</b>
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**TRUSTEE'S OBJECTION TO CONFIRMATION OF 1ST AMENDED PLAN**

**COMES NOW** Diana S. Daugherty, Standing Chapter 13 Trustee, and for her objection to confirmation states as follows:

1. The plan does not represent Debtor's best efforts to repay creditors, 11 U.S.C. § 1325(b), in that:  
Debtor is above median such that the 122C-2 determines how much the plan should guarantee to unsecured creditors. Debtor's 122C-2 contains an error such that debtor's guarantee to unsecured creditors is \$27,326.40: A) On line 22, debtor claims a deduction of \$298.66 for additional health care expenses. However, debtor testified at the section 341 meeting that he had no idea what additional expenses he has. Debtor's result on line 45 for monthly disposable income is \$156.84. Adding \$298.66 from line 22 equals \$455.44. Multiplied by 60, this requires a guarantee to unsecured creditors of \$27,356.40.

**WHEREFORE** the Trustee prays the Court enter its order denying confirmation of the proposed plan.

Dated: August 19, 2021

OBJCONF--KR

/s/ Kathy Reichbach  
Kathy Reichbach MO56957  
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21-41915-399

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**CERTIFICATE OF SERVICE**

I certify that a true and correct copy of the foregoing document was filed electronically on August 19, 2021, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court's CM/ECF System as listed on the Court's Electronic Mail Notice List.

I certify that a true and correct copy of the foregoing document was filed electronically with the United States Bankruptcy Court, and has been served by Regular United States Mail Service, first class, postage fully pre-paid, addressed to those parties listed on the Court's Manual Notice List and listed below on August 19, 2021.

JOSHUA MANDELBERGER  
4260 CASTLEMAN AVE.  
SAINT LOUIS, MO 63110

/s/ Kathy Reichbach  
Kathy Reichbach MO56957